

United States Bankruptcy Court
Western District of Washington

In re:
Michael Kidwell
Debtor

Case No. 18-12360-TWD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-2

User: janetf
Form ID: 318

Page 1 of 2
Total Noticed: 28

Date Rcvd: Oct 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2018.

db
cr
+Michael Kidwell, 22525 7th Ave S, Des Moines, WA 98198-6837
+U.S. Bank Trust, N.A. as Trustee for LSF9 Master P, Malcolm Cisneros,
2112 Business Center Dr., Irvine, CA 92612-7135
956444639 +Adler Giersch, PS, Attn: Steven J. Angles, 333 Taylor Ave N, Seattle, WA 98109-4619
956409630 +Caliber Home Loans, PO Box 650856, Dallas TX 75265-0856
956444641 +Central Credit Services, 9550 Regency Square Blvd, Jacksonville, FL 32225-8169
956444645 +MTC Financial Inc. dba Trustee Corps, 500 Union Street 620, Seattle, WA 98101-3921
956444649 Puget Sound Collections, PO Box 3011, Tacoma, WA 98401-3011
956444650 +Swedish, Mailstop: 37268915, PO Box 660354, Dallas, TX 75266-0354
956409631 +Trustee Corps, 500 Union Street, Seattle WA 98101-4073
956444651 +US Bank Trust, N.A., as Trustee for LSF9 Master Pa, SPOC Department, 3701 Regent Blvd,
Irving, TX 75063-2312
956444653 +Virginia Mason Clinic, PO Box 34924, Seattle, WA 98124-1924
956444655 +Western Washington Medical Group, 3726 Broadway 201, Everett, WA 98201-3788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
+EDI: QNLJAMES.COM Oct 18 2018 05:23:00 Nancy L James, 15008 63rd Dr SE,
Snohomish, WA 98296-4213
smg
EDI: WADEPREV.COM Oct 18 2018 05:23:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
956444640 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Oct 18 2018 01:24:58 Caliber Home Loans, Inc.,
13801 Wireless Way, Oklahoma City, OK 73134-2500
956474903 EDI: BL-BECKET.COM Oct 18 2018 05:23:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
956444642 +E-mail/Text: bmg.bankruptcy@centurylink.com Oct 18 2018 01:24:21 Century Link,
PO Box 91155, Seattle, WA 98111-9255
956455267 EDI: DIRECTV.COM Oct 18 2018 05:23:00 Directv, LLC, by American InfoSource as agent,
PO Box 5008, Carol Stream, IL 60197-5008
956444643 EDI: CBSKOHL.COM Oct 18 2018 05:23:00 Kohls/Capital One, Kohls Credit, PO Box 3120,
Milwaukee, WI 53201-3120
956425579 +E-mail/Text: bankos@merchantscredit.com Oct 18 2018 01:24:13 MERCHANTS CREDIT ASSOCIATION,
PO BOX 7416, BELLEVUE, WA 98008-1416
956444646 +EDI: AGFINANCE.COM Oct 18 2018 05:23:00 One Main Financial Services, Inc, PO Box 3251,
Evansville, IN 47731-3251
956430798 EDI: AGFINANCE.COM Oct 18 2018 05:23:00 OneMain, P.O. Box 3251,
Evansville, IN 47731-3251
956444647 +EDI: AGFINANCE.COM Oct 18 2018 05:23:00 OneMain Financial,
Attn: Bankruptcy 601 NW 2nd Street, Evansville, IN 47708-1013
956444648 +EDI: PRA.COM Oct 18 2018 05:23:00 Orca Bank, c/o Portfolio Recovery,
120 Corporate Blvd 100, Norfolk, VA 23502-4952
956443669 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Oct 18 2018 01:24:58
U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, c/o Caliber Home Loans,
13801 Wireless Way, Oklahoma City OK 73134-2500
956444652 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Oct 18 2018 01:24:58
US Bank Trust, NA, as Trustee for LSF9 Master Part, c/o Caliber Home Loans,
13801 Wireless Way, Oklahoma City, OK 73134-2500
956444656 +E-mail/Text: BNOTICING@WSECU.ORG Oct 18 2018 01:25:02 WSECU, Attn: Bankruptcy,
PO Box WSECU, Olympia, WA 98507-0099
956444654 EDI: WFFC.COM Oct 18 2018 05:23:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
PO Box 19657, Irvine, CA 92623-9657

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

r
Rik Jones
956444644* +Merchants Credit Association, PO Box 7416, Bellevue, WA 98008-1416

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2018 at the address(es) listed below:

Christina L Henry on behalf of Debtor Michael Kidwell mainline@hdm-legal.com,
HenryDeGraaffPS@jubileebk.net
Lance E Olsen on behalf of Interested Party Courtesy NEF bknotice@mccarthyholthus.com,
lolsen@ecf.inforuptcy.com;lolsen@ecf.courtdrive.com
Nancy L James njames@epitrustee.com, njames@ecf.epiqsystems.com
Nathan F J Smith on behalf of Creditor U.S. Bank Trust, N.A. as Trustee for LSF9 Master
Participation Trust nathan@mclaw.org, WAWD_ECF@mclaw.org
Rory C Livesey on behalf of Trustee Nancy L James rory@liveslaw.com, patti@liveslaw.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:Debtor 1 **Michael Kidwell**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8726**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Western District of Washington**Case number: **18-12360-TWD****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Kidwell

10/17/18**By the court:** Timothy W. Dore
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.